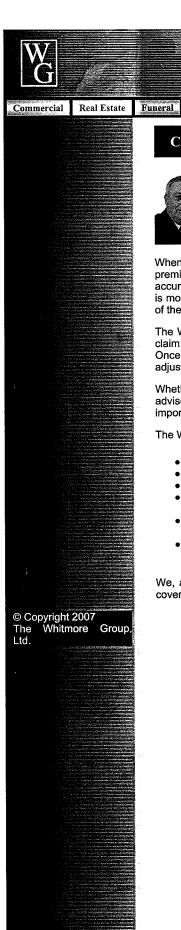
Claims



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Financial • Life • Estate Planning

CLAIMS SERVICES

Health



Personal

Brendan Reilly Vice President tel: 516.746.4141 ext.161

e-mail: BReilly@whitmoregroup.com

The Whitmore Group, Ltd. Where a Relationship is a Partnership

For Agents & Brokers

When you have an automobile accident or you are notified by a third-party that he was injured on your premises, you need to be confident that your claims representatives will not only provide a timely and accurate description of the incident to your insurance company, but also that they will pursue a resolution that is most beneficial to you. You need to be comfortable that your claims representative is monitoring each step of the claims settling process.

The Whitmore Group's Claims Services Division prides itself on requesting the information pertinent to each claim and then reporting these details to ensure that your carrier will react quickly to protect your interests. Once your claim is assigned to the company's adjustor, our claims representatives work together with that adjustor to arrive at a fair and justified conclusion.

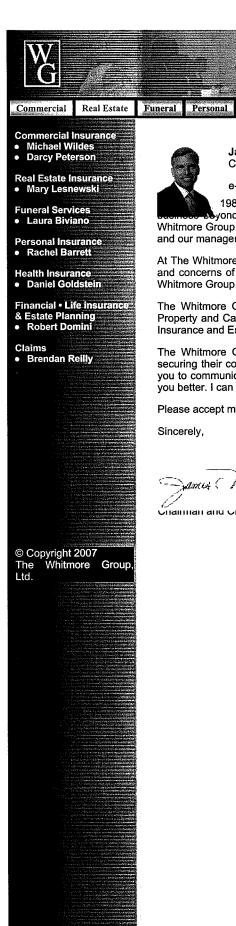
Whether your claim is automobile-related or an alleged third-party injury, our Claims Services Division will advise you of the reporting process as well as work to facilitate your needs so that you can get back to more important matters -- your business.

The Whitmore Group's Claims Division provides the following services:

- We execute First Reports from our clients
- We report claims to insurance companies upon notification by our insureds.
- Assist our clients in the event that they experience difficulties during "routine" settlements.
- Follow up with clients and insurance companies to ensure that all involved parties are in agreement regarding a fair and rapid settlement.
- Negotiate with carriers to determine the appropriate level of reserves that are set for Liability & Workers Compensation claims.
- Monitor third-party collision claims for insureds who are not responsible for accidents or for those insureds that do not have collision coverage.

We, at The Whitmore Group, are prepared to assist clients with respect to questions involving all types of coverage as well as how these coverages impact our clients' claims.

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James C. Metzger Chairman and CEO The Whitmore Group, Ltd.

Where a Relationship is a Partnership

For Agents & Brokers

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e-mail: JMetzger@whitmoregroup.com

1989, The Whitmore Group, Ltd. has steadily built our

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yond insurance brokering. Each of our managers is vital to the operation and structure of The Whitmore Group. I invite you to review our website for information about the divisions of The Whitmore Group and our management team. Working together is something The Whitmore Group does exceptionally well.

At The Whitmore Group, we understand the importance of providing insurance products that meet the needs and concerns of our clients as well as building relationships that stand the test of time. That is why, at The Whitmore Group, A Relationship Is A Partnership.

The Whitmore Group, Ltd. provides the gamut of insurance products and services such as Commercial Property and Casualty, our specialized Funeral Services Program, Personal Insurance, Health Benefits, Life Insurance and Estate Planning, Financial Services, Real Estate Insurance Programs, and Claim Services.

The Whitmore Group is committed to simplifying the insurance purchasing process for our clients while securing their coverage with only the finest insurance providers available. For these reasons, we encourage you to communicate your reaction. Your comments and thoughts are most welcome as we continue to serve you better. I can be reached directly at JMetzger@whitmoregroup.com.

Please accept my personal thanks for visiting our website and your interest in The Whitmore Group.

Sincerely,